Certificate Number: 03844-TXN-DE-021251208

Bankruptcy Case Number: 11-70528



03844-TXN-DE-021251208

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on June 21, 2013, at 6:12 o'clock PM EDT, Kathy S McMinn completed a course on personal financial management given by internet by Start Fresh Today Instructional, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Northern District of Texas.

Date: June 22, 2013 By: /s/Tatiana Robinson

Name: Tatiana Robinson

Title: Educator